PERSONALS

Mrs. Ella Hatcher, of Baltimore spent last week with her sons here. Mr. Clarence Franklin and Larry, and Mr. and Mrs. Judson Franklin motored to Baltimore over the week end.

Dinner guests in the home of Mr. and Mrs. Claude Jennings on Sunday were Mr. and Mrs. Watts Moore and son, of Gladstone, Mrs. Clarence Franklin and Edward, of Appomattox, and Mr. and Mrs. William Layne, Jr. and son.

Mr. and Mrs. Thomas Franklin, of Lynchburg have announced the birth of a baby girl.

Mrs. C. Lewis McDearmon and daughter, Mary Anna, spent a week recently with Mrs. Ella S. Anderson, of Lexington, Kentucky.

Mrs. L. N. Herncall will return home Saturday from the Virginia Baptist Hospital (where she has been a patient for three weeks.

Mr. and Mrs. Dan Moody were week-end guests of Mrs. Moody's brother-in-law and sister, Mr. and Mrs. Roy Fipps, at Madison, Va.

Mr. and Mrs. John S. Moore and family spent Sunday with relatives in Richmond.

Mrs. Richard A. Bergdoll visited her son, Jimmy Bergdoll, who is a patient in the Johnston Willis Hospital, Richmond.

Dr. and Mrs. S. R. Lawson and daughter, Beth, spent Sunday in Richmond with Mr. and Mrs. A. M. Luck. They were accompanied home by Steve Lawson. who had been visiting the Lucks for the week-end.

Walter C. Dresser, of Harrisonburg visited his mother, Mrs. F. C. Dresser this week.

Construction has started on the home of Mr. and Mrs. Richard L. Wingfield, on Virginia Avenue.

Walter C. Lee is undergoing treatment at the Lynchburg General Hospital.

Mrs. Emma Y. Hunter and Mrs. Flora L. Stanley spent two days this week in Roanoke, where they attended a Welfare Conference.

Mrs. Paul S. Drinkard has returned home after several weeks of medical treatment at the University Hospital, Charlttesville.

Mr. and Mrs. John D. Ripley and family, of Lynchburg, and Mr. and Mrs. J. Newby and family, of Richmond were the luncheon guests of Mr. and Mrs. J. M. McAden, on Sunday.

Mrs. W. R. Reynolds and daughters, Iris Reynolds and Mrs. Hazel Mann, accompanied by Mrs. Fannie Reynolds, of Altavista, and by Miss Jimmy Meadows, of Chatham, motored to Danville, where they visited Mr. J. L. Reynolds, who is ill. He is the brother of the late Mr. W. R. Reynolds.

Those visiting in the home of Mr. and Mrs. O. C. Hall over the week-end were Mr. and Mrs. Esker Keller and daughter, of Terre Haute, Ind., Mr. and Mrs. Ray Shutt, of Princeton, W. Va., Mrs. J. W. Reynolds, Carl Donley, Mrs. C. L. Donley, of Lynchburg, and Mr. and Mrs. Roy Reynolds, Rustburg, Va.

On Sunday, April 16, Mrs. Spencer Garrett enjoyed the day with all her family: Mr. and Mrs. Spencer Garrett Jr., of Baltimore, Md., Mr. and Mrs. David Kanipe, and children, of Appomattox, Mr. Braxton Garrett and son, of Richmond, and Mr. and Mrs. Harold Bennett Garrett, and children, of Brookneal.

Mr. and Mrs. Terry Garrett and children, of Lynchburg, and Laverne Garrette, of Richmond were also guests.

Mrs. Len Moses was the dinner guest of Mrs. Spencer Garrett.

Mr. and Mrs. Bill Martin and children of South Boston visited Mrs. Spencer Garrett and Mr. and Mrs. D. H. Kanipe Sunday.

We regret to hear of the illness of Mrs. George B. Buchanan, who is reported to be a patient in the Duke University Hospital, at Durham, N. C.

Mr. and Mrs. O. N. Matthews visited her sister in Highland Springs on Sunday. They also witnessed the Civil War Centennial Parade.

Mrs. John S. Moore, Randy and Carrie Lynn visited relatives in Richmond Sunday afternoon. They were accompanied by Mrs. R. A. Bergdoll, who visited her son, James, who is a patient in Johnston-Willis Hospital.

Mr. and Mrs. Charlie D. Lewis with their son, Dan Lewis, of Madison Heights attended the funeral service Sunday afternoon for their cousin, Mrs. Bernard Mullin, at Tappahannock. Mrs. Mullin passed away in a Richmond hospital Friday afternoon at five o'clock. She was the daughter of Mrs. Daisie Moss Sanders. In addition to her mother, she leaves one brother, Mr. W. H. Sanders, Jr., also her husband, Rev. Bernard Mullin, the pastor of the Tappahannock Baptist Church, and one daughter, Miss Peggy Mullin, of Longwood College.

ELEMENTARY SCHOOL CAFETERIA MENU

May 1: Beef hash on toasted bun, candied sweet potatoes, green peas, cinnamon bun, 1-2 pt. milk.

May 2: Chili con carne, string beans, boiled potatoes, hot corn bread with butter, purple plums, 1-2 pt. milk.

May 3: Barbeque on bun, succotash, waldorf salad, ice cream, 1-2 pt. milk.

May 4: Hot dog on roll with dressing, cole slaw, macaronni and cheese, fruit jello, 1-2 pt. milk.

May 5: Fish stick, mixed greens, whipped potatoes, hot yeast bread with butter, cup cake, 1-2 pt. milk.

Society

BAILLIE - CHANDLER

The marriage of Mrs. Sallie Terry Chandler, daughter of Mrs. Henry T. Terry of Pamplin, Virginia, and the late Mr. Terry, and Robert L. Baillie, son of Mr. and Mrs. S. P. Baillie of Liberty, Texas, took place April 20 at 4:30 P. M. at the Navy Chapel in Portsmouth with Chaplain Odell officiating in a double ring ceremony. The bride wore a traveling suit of blue with matching accessories and white orchid.

Traditional wedding music was rendered in the Chapel lighted with Cathedral Candles. Attending the couple was the bride's sister and brother-in-law Mr. and Mrs. Herman Wingfield, of Richmond, Va. Mrs. Wingfield wore a cascade bouquet of pink carnations on a suit of gray.

Attending were Terry and Linda Chandler of Portsmouth and the bride's Mother, who was attaired in pink with a shoulder corsage of pink Carnations.

Immediately following the ceremony, Mr. and Mrs. Baillie left on a Southern trip. On their return they will make their home in Portsmouth where the groom is stationed as Chief, in the U. S. Navy.

HOMEMAKERS' NEWS

Wallpaper has made a comeback as a decorating aid.

It is pointed out that great improvements have been made in both design and process of wallpaper manufacture. The present market furnishes an enormous variety of papers, resulting in their wider use and a better understanding of their proper selection for particular purposes.

Wallpapers are manufactured in various widths, but are sold in bolts or sticks which may contain 2, 3, or 4 rolls. A roll is actually 36 square feet, but 30 square feet is used when estimating amounts. Paper is always priced by the roll.

One big question confronting the home decorator is whether a wall should be in a plain color or a pattern. A patterned wall contributes movement but may eventually tire the eye if the color and line contrasts are too strong.

You may prefer to use wall papers for areas of transient use, huch as foyers, dining rooms, guest bedrooms, closets, bath and playrooms, closets, bathrooms and playrooms. Papers are thought less adaptable for living rooms and master bedrooms. Generally, patterned walls are more satisfactory with subdued or plain colored floor covering and draperies, which in turn should harmonize in color with the paper. Walls with many openings or breaks are not suited to a large pattern. If paper is desirable for a particular room, the subject or pattern should be in character with the use of the room, and if possible should help express the personality or interest of the owner. The scale of the pattern must be consistent with the size of the room and the height of the walls. Vertical lines accent height. Horizontal lines tend to lower height.

Do not store vegetables in prepackaged film containers for more than two or three days. Some of the films maintain a high moisture content and may increase mold growth on produce. It is better to remove the film covering and store in the humid vegetable tray of the refrigerator. The tray keeps down excessive shriveling, but doesn't cause as much mold growth as film bags.

For a delicious flavor use rendered chicken fat to make biscuits to serve with chicken dishes or on baked chicken pie. The fat also makes a tasty cream sauce served with vegetables or meat.

Add leftover sausage meat to plain pancake battef. Or combine it with leftover mashed potatoes, form into patties, and brown in a hot frying pan.

BIRTHDAY LIST:

H. F. Martin- May 1.
Annie Roach- May 5.
William Ranson, May 14.
Frank Ray Ranson- May 14.
Nellie Roach- May 15.
Harry Almond- May 15.
Edward Almond- May 15.
Sandra McIntosh- May 16.
Ennua Nash- May 15.
Wayne Price- May 22.
J. Nat Wilkerson- May20.
Lucille Paulette- May 23.
Ruth Ranson- May 26.
Bertha Shelton, May 26.
Frank Nash- May 30.
Ruth Arrington- May 30.
Mrs. C. M. Evans- May 31.
Mrs. Eunice Baldwin, April 26.
Mrs. Willie Baldwin, April 14.

CREDIT RISK

How's your credit rating? R. K. Reynolds, assistant agricultural economist at Virginia Polytechnic Institute, says status as a credit risk is an important factor in farming today.

Farm size and production needed to provide adequate income have been expanding at an increasing rate, especially for the past 5 to 10 years. Higher farm cost and lower prices for farm products are speeding this development. And more farmers need more capital. The constant adjustments many farmers are having to make to stay in business require additional capital investments. Few can save from their earnings fast enough to finance necessary adjustments, so credit has become an increasingly important tool in the business of farming.

Several sources of both long-term and short-term credit are available to Virginia farmers. No matter what source he uses, however, the farmer must convince the lender that he has a sound basis for credit and required security. He must also show his farming program and management ability will increase his income enough to pay interest and principal. He must be ready to answer many question, such as these.

Can you show the proposed loan will enable you to increase profits enough to meet principal and interest payments.

Do you adopt new and improved farm practices that will increase your farm earnings?

Do you pay bills promptly?

If you are not able to pay, do you promptly explain to your lender just what you can do?

Do you try to get most of your credit from one source?

Do you welcome suggestions from lender about business and finance?

Do you keep a reserve (cash and liquid assets) large enough to meet minor emergencies?

STATE HIGHWAY WEEK

Richmond-- The State Highway Commission, following up on action taken by Governor J. Lindsay Almond, Jr. has set aside May 21-27 as Highway Week in Virginia and called for statewide recognition and understanding of a construction program that has reached "record proportions."

The commission's resolution gave full endorsement to the Almond proclamation of April 19 and noted that the "need for such a program of construction, improvements and maintenance has not received the public attention it deserves and requires if citizen support of Department's goals is to be achieved and sustained.

The commissioners noted that the Highway Week observance in Virginia will coincide with National Highway Week being supported by act of Congress and Presidential proclamation.

"Highway Week will be held for the purpose of publicizing the highway building program of the Commonwealth and thereby advancing public awareness and understanding of this program and its objectives a program necessary to provide Virginia citizens and visitors the safest and best transportation available, "the resolution stated.

As of last week the Department had $135,252,587 in construction work underway, the greatest volume in its 55-year history. The huge interstate program accounted for $95,268,192 of the work; $24,799,839 involved primary construction, urbanconstruction totaled $6,889,750 and secondary $8,294,806.

The commission resolution urged personnel of the Department and "all Virginia citizens to observe and recognize Highway Week through appropróate proceedings and ceremonies."

Highway Commissioner H. H. Harris, addressing the Virginia State Chamber of Commerce at its annual meeting Friday, said his agency working with the Virginia Road Builders Associaton and other industry groups, will undertake local tours of construction and proposed projects for the daily and weekly, press and the radio and television media prior to and during Highway Week.

NEWS FOR VETERANS

Request for appraisal under GI loan guaranty program in Virginia showed an increase for month of March, Carlton W. ... Officer-in-Charge of the Veterans Administration Office reported today.

The VA received a total of ... appraisal request in March, compared with 574 in February ... largest increase was in ... request for construction of proposed units -- 823 in March, compared ... 430 in February — an increase more than 91 percent. Requests appraisal of existing units ... a 28 percent increase from ... February to 185 in March.

Applications for home loan guaranty totaled 315 for March ... total for February was 257. ... VA starts in March were ... The total for February was ...

What is the use of the intelligence of the race if you don't know what it is

There are men and women who play so hard that they are weary to work.

An expert has been described ... automobile, not to take every light for granted.

If you have no axe to grind you won't have to turn the grind...

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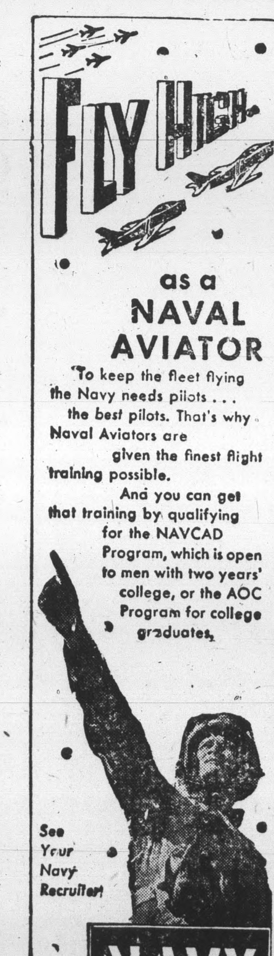

WEEK END SPECIALS
SILICONE IRONING BOARD Cover and Pad. Guaranteed Scorch-Proof 1.00
PLASTIC DRAPES Solid and Floral .88
ASSORTMENT OF PLASTICS
Cutlery and Silver Tray
12 qt. Water Pail
11 qt. Waste Basket
3 Piece Bowl Set .88 each
ONE TABLE OF GIFT ITEMS .88 each
3 PR. DIXIE BELLE PANTIES Sizes 5 to 10 1.00
2 PAIR NYLON HOSE First quality — Full Fashion 1.00
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The Times-Virginian

Evergreen

Evergreen, April 25.- Mr. John Collins, Mr. and Mrs. Henry Collins and daughter, Judy, of Harlan, Ky. were visitors of Mr. A. A. LeGrand last Sunday.

Mrs. R. J. Paulette visited Mr. and Mrs. James Paulette for a few days last week in Lynchburg.

Mr. and Mrs. Courtney Franklin, of Prospect visited Mr. and Mrs. Jesse Franklin and family last week.

Mr. and Mrs. Cecil A. Lerner, of Lynchburg visited Mr. and Mrs. C. ... Paulette and Mrs. Alberta C. Ferguson last Friday.

Mr. and Mrs. Hugh Dickerson, of Pamplin visited Mr. and Mrs. G. W. ... over last week.

Mrs. Eva Paulette is a patient at Lynchburg General Hospital. Hope she will be home soon.

Luncheon guests of Mr. and Mrs. J. K. Hamilton and boys Sunday were Mr. and Mrs. Freddie Wooldridge and daughter, Peggy, and son, Cecil.

Mrs. Ryland Staples and children, Barbara Kay and Wilson, and Mrs. Ethel C. Paulette were visitors of Mrs. L. M. Southall and Mrs. Elizabeth P. Robinson last week in Pamplin.

Luncheon guests of Mr. and Mrs. Melvin Garrett Sunday were Mr. and Mrs. W. C. Garrett.

Mrs. Nellie Paulette and Mrs. Oxford spent last Saturday in Richmond.

J. E. Paulette, of Madison Heights and his aunt, Mrs. Lola Calhoun, of Lynchburg visited Mrs. Ethel C. Paulette Sunday.

Mr. and Mrs. H. B. Cralle spent Sunday with their son and family at Suffolk, Mr. and Mrs. H. B. Cralle, Jr.

Rocks

Rocks, April 24.- Farmers have been greatly delayed in their work by the rains and cold weather. The gardeners find it hard to get seeds to come up.

A number attended the Training Union meeting held at Brookneal Church last Monday night.

A number from here called to see Lewis Dickerson last week.

Ann Ranson was among the seniors who left on Wednesday night for their trip to New York.

Youth Sunday will be observed here on May 7. During this time, every office in the church will be occupied by a young person.

Mr. and Mrs. Aulden Roach and Cynthia were supper guests of Mr. and Mrs. Lloyd Richardson and Ronnie Sunday night.

A number from here attended the Eastern Star Banquet at Pamplin last Friday night.

A few from here attended the Associational Musical Festival at Liberty Church last Friday night.

Plans are being made for the Vacation Bible School at Rocks the second week in June.

Mrs. John Ranson, Mrs. Rhomy Wilson and Cecil Kay Harvey attended a church meeting in Lynchburg Thursday.

Mrs. B. B. Harris and Mrs Arrington were dinner guests of Mrs. L. C. Elder Sunday.

The Training Union Study Course was held on Friday night, Saturday night and Sunday afternoon. Mrs. Kenneth St. John, of Evergreen, taught the class for the juniors, who had 100 per cent in attendance. Rev. W. H. Elder taught the adult class.

Lewis Dickerson, who was sick a few days last week, was able to be at church Sunday.

Mr. and Mrs. Buddy Ray Thompson and Buddy Ray Jr., of Waynesboro spent the weekend in the neighborhood.

Robert Roach has a new 1959 Chevrolet car.

Hope the sick ones around here will soon be out again.

Spout Spring

Spout Spring, April 25.- Miss Harriette Carson spent several days of last week in the home of Mrs. W. J. Walton and Mr. and Mrs. Eddie Morris, of Hamrpton, Va.

Mr. and Mrs. D. H. Cyrus and Mr. and Mrs. Pete Martin and daughter, Debbie were recent visitors in the home of Mr. and Mrs. Sam Brooks, of Farmville, Va.

Mr. Roy Moon and children, of Roanoke, Va. spent Saturday in the home of his father, Mr. W. A. Moon.

Rev. and Mrs. Wm. E. Thompson and daughter, Martha Anne were guests for lunch at the Spout Spring school cafeteria on last Thursday.

Mrs. George Richardson and Mr. and Mrs. Everett Richardson and daughter, Karen spent Sunday afternoon in the home of Mr. W. A. Moon.

Hixburg

Hixburg, April 25.- John Goin had a narrow escape on Tuesday, April 18, where he was running his mower, a spring broke and came down with force on his head. He was taken to Farmville to Southside Community Hospital, where a doctor sewed up the gap with eleven stitches Sunday. Mr. Goin was not so well, and a doctor was called in.

Mrs. Edwin Fore, Sr., was hostess to the H. D. Club of Pamplin on Thursday afternoon. Mrs. Grace Williams stressed canning and freezing in small quantities. Corn and bubtterbeans should be put up as soon as they come from the garden, if not the sugar in them becomes starch. It was noted that Mrs. Rob Martin had been elected as a Federation Officer, vice-president of the Third District, with two years tenure of office. The time of the next meeting will be Friday, May 19, instead of Thursday, May 18. The place will be the home of Mrs. Rob Martin.

After 45 years the last of the Holycrosses, Mrs. Mattie Holycross Brown, returned to her old home place for a visit.

Dr. and Mrs. Clyde O'Brien, who now own the property (invited her down to look around on Wednesday. She was glad to see improvements, yet there were many reminders of her childhood days.

In June 1916, she went to Richmond to take a business course, and in 1918, she got a government position in Washington, D. C., where she now lives in her own home, and on retirement pay. She was visiting her greatniece, Mrs. Irving Hudson, in Appomattox.

Mr. Lee Glenn was in bed with a cold most of last week. He is up now, but is weak.

Mrs. E. A. Covington, who has had a virus for several weeks, is up and around.

Mr. and Mrs. A. T. Childers, of Lynchburg were dinner guests of her brother-in-law and sister, Mr. and Mrs. Henry Covington on Sunday.

Mrs. J. T. Guilfoil, of Ocala, Florida, is expected on Monday to visit her mother, Mrs. Boyd Ford.

Mr. Willie Coleman, of Washington, D. C., was the week-end guest of Mr. and Mrs. Mac Coleman. He also visited his father, Mr. Will Coleman, Sr., at Spout Spring.

NOTICE
Those who are interested in playing straight Guitar, Hawaiian Guitar, I am starting a new class. Private lessons. See me at Rutledge Shoe Shop, Friday nights at 7:30 P. M.
O. R. RUTLEDGE

Charter No. 11265 — Reserve District No. 5

Report of Condition of The Farmer's National Bank of Appomattox,

in the State of Virginia, at the close of business on April 12, 1961. published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes.

ASSETS

1.	Cash balances with other banks and cash items in process of collection	466,408.74
2.	United States Government obligations, direct and guaranteed	977,473.58
3.	Obligations of States and political subdivisions	456,457.37
4.	Other bonds, notes and debentures	99,250.00
5.	Corporate stocks (including $7,750 stock of Federal Reserve bank)	7,750.00
6.	Loans and discounts (including $28.88 overdrafts)	1,880,230.20
7.	Bank premises owned $16,609.30, furniture and fixtures $10,310.71 (Bank premises owned are subject to no liens not assumed by bank)	26,920.01
8.	Real estate owned other than bank premises	16,175.00
11.	Other assets	5,520.06
12.	TOTAL ASSETS	3,936,184.96

LIABILITIES

13.	Demand deposits of individuals, partnerships, and corporations	840,732.29
14.	Time and savings deposits of individuals, artnerships and corporations	2,624,098.02
15.	Deposits of United States Government (including postal savings)	22,684.38
16.	Deposits of States and political subdivisions	126,021.59
18.	Certified and officers' checks, etc.	2,110.04
19.	TOTAL DEPOSITS	$3,615,646.32
	(a) Total demand deposits	922,035.84
	(b) Total time and savings deposits	$2,693,610.48
24.	TOTAL LIABILITIES	3,615,646.32

CAPITAL ACCOUNTS

25.	Capital Stock. (a) Common Stock total par	140,000.00
26.	Surplus	118,000.00
27.	Undivided profits	19,538.64
28.	Reserves	43,000.00
29.	Total Capital Accounts	320,538.64
30.	Total Liabilities and Capital Accounts	3,936,184.96

MEMORANDA

31.	Assets pledged or assigned to secure liabilities and for other purposes	296,013.27
32.	(a) Loans as shown above are after deduction of reserves of	32,005.51

I, William A. Hunter, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. William A. Hunter, Cashier

We, the undersigned directors attest the correctness of this report of condition and declare that it has been examined by us and to the best of our knowledge and belief is true and correct.
C. T. Moses
A. R. Harwood, Jr.
Mary B. Murphy Directors

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